

CALIFORNIA DEPARTMENT OF INSURANCE  
LEGAL DIVISION – ENFORCEMENT BUREAU

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California Department of Insurance

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF CALIFORNIA  
SAN FRANCISCO**

In the Matter of the License and Licensing  
Rights of:

File No. DISP-2010-00048

**ADVANTAGE TITLE, INC.,**  
  
Respondent.

**ORDER**

WHEREAS, on or about February 4, 2010, the Insurance Commissioner (“Commissioner”) caused to be served upon ADVANTAGE TITLE, INC. (“ADVANTAGE TITLE”) an Accusation, Notice of Noncompliance, and Demand for Monetary Penalty, denominated “In the Matter of the License and Licensing Rights of ADVANTAGE TITLE, INC., Respondent,” File No. DISP-2010-00048 (“Accusation”). Said Accusation is incorporated herein by reference, and alleged that ADVANTAGE TITLE engaged in unlawful rebate activities in violation of California Insurance Code §§12404, 12405, and 12408.5 and the requirements and standards of §12389.2; and,

WHEREAS, ADVANTAGE TITLE has executed a Stipulation and Waiver in which it waived its rights to a hearing in this matter, and any other rights which may be accorded pursuant to the provisions of the California Administrative Procedure Act (Government Code §§11500-

1 11528) and the California Insurance Code, and has stipulated to the entry of this Order. Said  
2 Stipulation and Waiver is incorporated herein by reference; and,

3 GOOD CAUSE APPEARING,

4 IT IS HEREBY ORDERED that ADVANTAGE TITLE shall Cease and Desist from  
5 engaging in activities in violation of, or noncompliant with, Article 6, Division 2, Part 6, Chapter  
6 1 (commencing with §12404) of the California Insurance Code; and,

7 IT IS FURTHER ORDERED that ADVANTAGE TITLE shall comply with the  
8 provisions of California Insurance Code §§12404, 12405, and 12408.5 prohibiting illegal  
9 rebate/inducement activities; and,

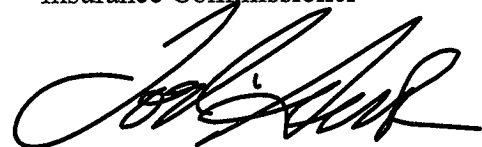
10 IT IS FURTHER ORDERED that ADVANTAGE TITLE shall pay to the California  
11 Department of Insurance, within ten (10) days after receiving an invoice from the Department's  
12 Division of Accounting, the amount of five thousand dollars (\$5,000.00), as a monetary penalty  
13 pursuant to California Insurance Code §§12409 and 12976; and,

14 IT IS FURTHER ORDERED that this Order shall become effective immediately upon the  
15 date set forth below.

16 IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, this  
17 \_\_17th\_\_ day of \_\_MARCH\_\_, 2010.

18 STEVE POIZNER  
19 Insurance Commissioner

20  
21 By:



22 JOSE AGUILAR  
23 Assistant Chief Counsel  
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